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DK W BK 660 PG 611
DESOTO COUNTY, MS
W.E. DAVIS, CH CLERK

PREPARED BY:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508
Bar #9731

RETURN TO:
ADAMS & EDENS
Foreclosure Department
A Professional Association
POST OFFICE BOX 400
BRANDON, MISSISSIPPI 39043
(601) 825-9508

Grantor:
Bradley P. Jones
P.O. Box 400
Brandon, MS 39043

(601) 825-9508

Grantee:
Citimortgage, Inc.
Mail Station
1000 Technology Dr.
O'Fallon, MO 63011
1-800-283-7918

Citimortgage, Inc./ Whisnant
INDEXING INSTRUCTIONS:
Lot 1, Section "A", Shadow Oaks S/D,
Section 32, T1S, R8W, Plat Book 58, Pages
19-20, DeSoto County, MS.

SUBSTITUTE TRUSTEE'S DEED

WHEREAS, on the 23rd day of May, 2008, Jeffrey D. Whisnant and Cynthia I. Hopper, executed a Deed of Trust to Allan B. Polunsky, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2909 at Page 704 thereof; and

A&E #111-02154

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WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3173 at Page 791 thereof; and

WHEREAS, the legal holder and beneficiary of said deed of trust, in accordance with the terms of said Deed of Trust, substituted Bradley P. Jones, TRUSTEE, in place and stead of the original Trustee named in said Deed of Trust by Substitution of Trustee which is on file and of record in the office of the aforesaid Chancery Clerk in Book 3173 at Page 789 thereof, the said Bradley P. Jones, being granted all the rights, powers and privileges of the said original Trustee named in said Deed of Trust; and

WHEREAS, default having been made in the terms and conditions of said Deed of Trust and the entire indebtedness secured thereby having been declared to be due and payable in accordance with the terms of said Deed of Trust, the legal holder of said indebtedness, having requested the undersigned Substitute Trustee to execute the trust and sell said land and property described in said Deed of Trust in accordance with the terms of said Deed of Trust for the purpose of raising the sums due thereunder, together with attorney's fees, trustee's fees and expenses of sale; and

WHEREAS, the undersigned Substitute Trustee in accordance with terms of said Deed of Trust and the laws of the State of Mississippi did advertise said sale in DeSoto County Times, a newspaper published in the City of Hernando, DeSoto County, State of Mississippi, on the following dates, to-wit: June 7, 2011, June 14, 2011, June 21, 2011, which is more fully shown by the original Proof of Publication which is attached hereto as Exhibit "A" and made a part hereof as though fully copied herein in words and figures; and by posting on the 31st day of May, 2011, a copy of the Substitute Trustee's Notice of Sale on the bulletin board of the County Courthouse of DeSoto County, Mississippi; and


WHEREAS, on the 28th day of June, 2011, at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, between the hours of 11:00 o'clock a.m. and 4:00 o'clock p.m., the undersigned Substitute Trustee did offer for sale at public outcry and did sell to the highest bidder for cash the following described land and property situated in DeSoto County, Mississippi, to-wit:

Lot 1, Section "A", Shadow Oaks Subdivision located in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 58, Pages 19-20 in the office of the Chancery Clerk of DeSoto County, Mississippi.

WHEREAS, the undersigned Substitute Trustee offered the above described property for sale at public outcry as set forth above, and there appeared at said sale an agent for Citimortgage, Inc., bidding the sum of One Hundred Thirty-Six Thousand Five Hundred Sixty and 52/100 Dollars (\$136,560.52) for all of the above-described property and said property was struck off to Citimortgage, Inc., for said amount, and said bidder was declared the purchaser thereof.

NOW THEREFORE, in consideration of the premises and the sum of One Hundred Thirty-Six Thousand Five Hundred Sixty and 52/100 Dollars (\$136,560.52), cash in hand paid, the receipt of which is hereby acknowledged, BRADLEY P. JONES, SUBSTITUTE TRUSTEE, does hereby sell and convey to Citimortgage, Inc., all of the above-described property, conveying only such title as is vested in him as Substitute Trustee.

WITNESS MY SIGNATURE on this the 6th day of July, 2011.



 BRADLEY P. JONES
 SUBSTITUTE TRUSTEE

STATE OF MISSISSIPPI

COUNTY OF RANKIN

PERSONALLY came and appeared before me, the undersigned authority in and for the jurisdiction aforesaid, the within named BRADLEY P. JONES, SUBSTITUTE TRUSTEE in the above and foregoing instrument of writing, who acknowledged to me that he, as said Substitute Trustee, signed and delivered the above and foregoing instrument of writing on the day and year and for the purposes therein mentioned.

GIVEN UNDER MY HAND AND OFFICIAL SEAL OF OFFICE on this the 6th day of July, 2011.



 NOTARY PUBLIC

My Commission Expires:

6/14/15



PROOF OF PUBLICATION

THE STATE OF MISSISSIPPI
COUNTY OF DESOTO

Diane Smith personally appeared before me the undersigned in and for said County and State and states on oath that she is the **CLERK** of the DeSoto Times-Tribune, a newspaper published in the town of Hernando, State and County aforesaid, and having a general circulation in said county, and that the publication of the notice, a copy of which is hereto attached, has been made in said paper 3 consecutive times, as follows, to-wit:

**SUBSTITUTE TRUSTEE'S
NOTICE OF SALE**

WHEREAS, on the 23rd day of May, 2008, Jeffrey D. Whisnant and Cynthia I. Hopper, executed a Deed of Trust to Allan B. Polunsky, Trustee for the use and benefit of Mortgage Electronic Registration Systems, Inc., which Deed of Trust is on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Deed of Trust Book 2909 at Page 704 thereof; and

WHEREAS, said Deed of Trust was assigned to Citimortgage, Inc., by assignment on file and of record in the office of the Chancery Clerk of DeSoto County, Mississippi, in Book 3173 at Page 791 thereof; and

WHEREAS, the legal holder of the said Deed of Trust and the note secured thereby, substituted Bradley P. Jones, as Trustee therein, as authorized by the terms thereof, by instrument recorded in the office of the aforesaid Chancery Clerk in Book 3173 at Page 788 thereof; and

WHEREAS, default having been made in the performance of the conditions and stipulations as set forth by said Deed of Trust, and having been requested by the legal holder of the indebtedness secured and described by said Deed of Trust so to do, notice is hereby given that I, Bradley P. Jones, Substitute Trustee, by virtue of the authority conferred upon me in said Deed of Trust, will offer for sale and will sell at public sale and outcry to the highest and best bidder for cash, during the legal hours (between the hours of 11 o'clock a.m. and 4 o'clock p.m.) at the East front door of the County Courthouse of DeSoto County, at Hernando, Mississippi, on the 28th day of June, 2011, the following described land and property being the same land and property described in said Deed of Trust, situated in DeSoto County, State of Mississippi, to-wit:

Volume No. 116 on the 7 day of June, 2011

Volume No. 116 on the 14 day of June, 2011

Volume No. 116 on the 21 day of June, 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Volume No. _____ on the _____ day of _____, 2011

Diane Smith

Lot 1, Section "A", Shadow Oaks Subdivision located in Section 32, Township 1 South, Range 8 West, DeSoto County, Mississippi, as recorded in Plat Book 58, Pages 19-20 in the office of the Chancery Clerk of DeSoto County, Mississippi.

Title to the above described property is believed to be good, but I will convey only such title as is vested in me as Substitute Trustee.

WITNESS my signature, on this the 23rd day of May, 2011.

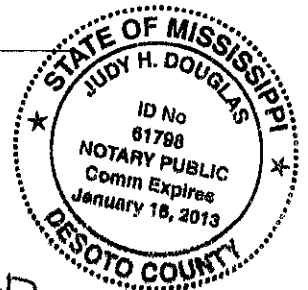
BRADLEY P. JONES
SUBSTITUTE TRUSTEE
PREPARED BY:
ADAMS & EDENS
POST OFFICE BOX 400
BRANDON, MISSISSIPPI
39043

(801) 825-9508
A&E File #11-02154
PUBLISH: 06/07/2011,
06/14/2011, 06/21/2011

Sworn to and subscribed before me, this 21 day of June, 2011

BY Judy Douglas

NOTARY PUBLIC STATE OF MISSISSIPPI AT LARGE
MY COMMISSION EXPIRES: JANUARY 16, 2013
BONDED THRU DIXIE NOTARY SERVICE, INCORPORATED



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